

1 ARIEL E. STERN, ESQ.  
Nevada Bar No. 8276  
2 NATALIE L. WINSLOW, ESQ.  
Nevada Bar No. 12125  
3 Akerman Senterfitt LLP  
1160 Town Center Drive, Ste. 330  
4 Las Vegas, Nevada 89144  
Telephone: (702) 634-5000  
5 Facsimile: (702) 380-8572  
Email: ariel.stern@akerman.com  
6 Email: natalie.winslow@akerman.com

7 *Attorneys for Bank of America, N.A.*  
8 *as itself and as successor by merger to BAC Home*  
*Loans Servicing, LP*

9  
10 **UNITED STATES DISTRICT COURT**  
11 **DISTRICT OF NEVADA**

12 SUSAN CLOSSON and CHARLES R.  
13 CLOSSON,

14 Plaintiffs

15 vs.

16 BANK OF AMERICA, N.A.; BAC HOME  
17 LOANS SERVICING, LP; JILL WOSNAK  
and DOES 1-20,

18 Defendants.

Case No.: 2:11-CV-00275-JCM-GWF

**JUDGMENT IN A CIVIL CASE**

19  
20 The court held a trial by jury in this action on January 7 and 8, 2013. A jury of eight persons  
21 was regularly empanelled on January 7, 2013. Plaintiffs Susan and Charles Closson, and defendant  
22 Bank of America, N.A. (for itself and as successor by merger to BAC Home Loans Servicing, LP),  
23 presented evidence through documents the court admitted and witnesses who testified. After hearing  
24 the evidence, jury instructions, and arguments by the parties' attorneys, the jury returned its verdict  
25 on January 8, 2013. The jury's verdict was unanimously in favor of Bank of America. The plaintiffs  
26 declined to poll the jury. Pursuant to its verdict, the jury found the Clossons failed to prove by a  
27 preponderance of the evidence that Bank of America committed a breach of contract or a breach of  
28 the implied covenant of good faith and fair dealing.

1 The court therefore **ORDERS AND ADJUDGES** that (1) Susan and Charles Closson  
2 recover nothing in this action, (2) judgment is entered in favor of Bank of America, for itself and as  
3 successor by merger to BAC Home Loans Servicing, LP, and against Susan and Charles Closson,  
4 and (3) Bank of America may seek recovery of its attorneys' fees and costs as provided by law and  
5 the rules of this court.

6 DATED January 15, 2013.

7  
8   
9 **UNITED STATES DISTRICT JUDGE**

10  
11 Submitted by:

12 **AKERMAN SENTERFITT, LLP**

13  
14 /s/ Ariel E. Stern

15 **ARIEL E. STERN, ESQ.**

16 Nevada Bar No. 8276

17 **NATALIE L. WINSLOW, ESQ.**

18 Nevada Bar No. 12125

19 **Akerman Senterfitt LLP**

20 1160 Town Center Drive, Ste. 330

21 Las Vegas, Nevada 89144

22 *Attorneys for Bank of America, N.A.*

23 *as itself and as successor by merger to BAC Home*  
24 *Loans Servicing, LP*